



Terms and Conditions

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We reserve the right to refuse or discontinue the supply of a service to any user at any time at our sole discretion.

Most of the time we offer report-style services, which are not renewable and require a one-time purchase. Our services generally deliver their content via email.

The Value Firm® reserves the right to increase a service's fees or institute new charges upon reasonable notice. Service fees are due in advance.

There is a no-refund policy in place. Once a report is paid for, it's not possible to request a refund.

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If a dispute arises in connection with your use of our services or in relation to any of these Terms (collectively, "Disputes") our hope is that we can resolve the matter informally. Accordingly, in the event of a Dispute, we agree to first contact each other via email with a description of the Dispute and any proposed resolution. You will email peter@thevaluefirm.com with your concern and The Value Firm® will contact you via the email address we have on file for you.

If a Dispute cannot be resolved informally, we each agree that except as provided below, the Dispute will be submitted to final and binding arbitration before a panel of arbitrators. Either party may commence the arbitration process by submitting a written demand for arbitration, and providing a copy to the other party.

You expressly agree to refrain from bringing or joining any claims in any representative or class-wide

capacity, including but not limited to bringing or joining any claims in any class action or any class-wide arbitration.

YOU UNDERSTAND THAT YOU ARE WAIVING YOUR RIGHT TO HAVE A JUDGE OR JURY DECIDE YOUR CASE AND TO BE PARTY TO A CLASS OR REPRESENTATIVE ACTION. YOU UNDERSTAND AND AGREE TO HAVE ANY CLAIMS DECIDED INDIVIDUALLY AND ONLY THROUGH ARBITRATION.

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